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Response to Office Action of July 28, 2006

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method of providing insurance services via a form having printed thereon information relating to an insurance service and a plurality of tags, each tag containing coded data indicative of an identity of the form and of its ~~the tag's~~ own location on the form,
said method comprising the steps of:

receiving, in a computer system, indicating data from a sensing device, said indicating data regarding the identity of the form and a position of the sensing device relative to the form; and

identifying, in the computer system and from the indicating data, at least one parameter relating to the insurance service;

~~wherein the sensing device, when placed in an operative position relative to the form, senses at least some of the coded data and generates the indicating data using the sensed coded data~~

2. (Original) The method of claim 1 in which said at least one parameter relating to the insurance service is associated with at least one zone of the form and in which the method includes identifying, in the computer system and from the zone relative to which the sensing device is located, said at least one parameter.

3. (Original) The method of claim 2 which includes

receiving, in the computer system, data regarding movement of the sensing device relative to the form, the sensing device sensing its movement relative to the form using at least some of the coded data; and

identifying, in the computer system and from said movement being at least partially within said at least one zone, said at least one parameter of the insurance service.

4. (Currently amended) The method of claim 1, further comprising the step of:

receiving, in the computer system, data from the sensing device regarding movement of the sensing device relative to the form; and

interpreting, in the computer system, said movement of the sensing device as it

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relates to said at least one parameter;

~~wherein the sensing device, when moved relative to the form, senses at least some of the coded data and generates the movement data using the sensed coded data;~~

5. (Currently amended) The method of claim 1, further comprising the step of:
receiving, in the computer system, data from a sensing device regarding an identity of a customer; and

identifying, in the computer system, and from the data regarding the identity of the customer, the insurance service as it relates to that customer;
~~wherein the sensing device contains the data regarding the identity of the customer.~~

6. - 7. (Cancelled)

8. (Original) The method of claim 2 in which the parameter is an action parameter of the insurance service, the method including effecting, in the computer system, an operation in respect of the action parameter.

9. (Original) The method of claim 8 in which the action parameter of the insurance service is selected from the group comprising:

obtaining insurance product information;
obtaining details of an insurance policy;
obtaining a quote for insurance;
making an insurance claim;
viewing the terms of an insurance policy;
accepting the terms of an insurance policy; and
making payment for an insurance policy.

10. (Original) The method of claim 3 in which the parameter is an option parameter of the insurance service, the method including identifying, in the computer system, that a customer has entered a hand-drawn mark by means of the sensing device and effecting, in the computer system, an operation associated with the option parameter.

11. (Original) The method of claim 10 in which the option parameter is associated with at least one of:

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an insurance product type;
a payment method;
a card type;
extra coverage items;
a deductible;
a dwelling type;
a dwelling use;
a dwelling feature; or
a property feature.

12. (Original) The method of claim 3 in which the parameter is a text parameter of the insurance service, the method including identifying, in the computer system, that a customer has entered handwritten text data by means of the sensing device and effecting, in the computer system, an operation associated with the text parameter.

13. (Original) The method of claim 12 which includes converting, in the computer system, the handwritten text data to computer text.

14. (Original) The method of claim 13 in which the text parameter is associated with at least one of:

a quote number;
a policy number;
a zip code;
an insured value;
insurance claim history;
a property address; and
payment card details.

15. (Original) The method of claim 3 in which the parameter is an authorisation parameter of the insurance service, the method including identifying, in the computer system, that a customer has entered a handwritten signature by means of the sensing device and effecting, in the computer system, an operation associated with the authorisation parameter.

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16. (Original) The method of claim 15 which includes verifying, in the computer system, that the signature is that of the customer.
17. (Original) The method of claim 16 in which the authorisation parameter is associated with at least one of
 - insurance policy acceptance, and
 - payment authorisation.
18. (Original) The method of claim 3 in which the parameter is a picture parameter of the insurance service, the method including identifying, in the computer system, that a customer has entered a hand-drawn picture by means of the sensing device and effecting, in the computer system, an operation associated with the picture parameter.
19. (Original) The method of claim 18 in which the picture parameter is associated with an insurance claim.
20. (Original) The method of claim 1 in which the form contains information relating to at least one of:
 - insurance product information;
 - insurance policy details;
 - an insurance quote;
 - insurance policy terms; and
 - insurance policy receipt.
21. (Original) The method of claim 1, wherein the coded data is substantially invisible in the visible spectrum.
22. (Original) The method of claim 1 which includes retaining a retrievable record of each form generated, the form being retrievable using its identity as contained in its coded data.
23. (Original) The method of claim 1 which includes distributing a plurality of the

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forms using a mixture of multicast and pointcast communications protocols.

24. (Original) The method of claim 1 in which the sensing device contains an identification means which imparts a unique identity to the sensing device and identifies it as belonging to a particular customer and in which the method includes monitoring, in the computer system, said identity.

25. (Original) The method of claim 1 which includes providing all required information relating to the insurance service in the form to eliminate the need for a separate display device.

26. (Original) The method of claim 1 in which the form is printed on multiple pages.

27. (Currently amended) A system for providing insurance services using a form having printed thereon information relating to an insurance service and a plurality of tags, each tag containing coded data indicative of an identity of the form and of its the tag's own location on the form,
said system comprising:

a computer system configured for:

receiving indicating data from a sensing device, said indicating data regarding the identity of the form and a position of the sensing device relative to the form; and

identifying, from the indicating data, at least one parameter relating to the insurance service,

wherein the sensing device, when placed in an operative position relative to the form, senses at least some of the coded data and generates the indicating data using at least some of the sensed coded data.

28. (Original) The system of claim 27 in which said at least one parameter relating to the insurance service is associated with at least one zone of the form.

29. (Original) The system of claim 27 which includes the sensing device, the sensing device sensing its movement relative to the form using at least some of the coded data.

30. (Previously presented) The system of claim 27, wherein the computer system is

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further configured for:

receiving data from the sensing device regarding movement of the sensing device relative to the form; and

interpreting said movement of the sensing device as it relates to said at least one parameter,

wherein the sensing device, when moved relative to the form, senses at least some of the coded data and generates the movement data using the sensed coded data.

31. (Previously presented) The system of claim 27, wherein the computer further configured for:

receiving, from the sensing device, data regarding an identity of a customer; and

identifying, from said received data, an insurance service as it relates to that customer,

wherein the sensing device contains the data regarding the identity of the customer.

32. - 33. (Cancelled)

34. (Original) The system of claim 27 in which said at least one parameter of the insurance service is selected from the group comprising an action parameter of the insurance service, an option parameter of the insurance service, a text parameter of the insurance service, an authorisation parameter of the insurance service, and a picture parameter of the insurance service.

35. (Original) The system of claim 34 in which the action parameter of the insurance service is selected from the group comprising

obtaining insurance product information;

obtaining details of an insurance policy;

obtaining a quote for insurance;

making an insurance claim;

viewing insurance policy terms;

accepting the terms of an insurance policy; and

making payment for an insurance policy.

36. (Original) The system of claim 34 in which the option parameter is associated with

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at least one of:

- an insurance product type;
- a payment method;
- a card type;
- extra coverage items;
- a deductible;
- a dwelling type;
- a dwelling use;
- a dwelling feature; or
- a property feature.

37. (Original) The system of claim 34 in which the text parameter is associated with at least one of:

- a quote number;
- a policy number;
- a zip code;
- an insured value;
- insurance claim history;
- a property address; and
- payment card details.

38. (Original) The system of claim 34 in which the authorisation parameter is associated with at least one of:

- insurance policy acceptance, and
- payment authorisation.

39. (Original) The system of claim 34 in which the picture parameter is associated with an insurance claim.

40. (Original) The system of claim 29 in which the sensing device includes a marking nib.

41. (Original) The system of claim 29 or 30 in which the sensing device contains an identification means which imparts a unique identity to the sensing device and identifies it

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as belonging to a particular customer.

42. (Original) The system of claim 27 in which the coded data is substantially invisible in the visible spectrum.

43. (Original) The system of claim 27 which includes a database for keeping a retrievable record of each form generated, each form being retrievable by using its identity as included in its coded data.

44. (Original) The system of claim 27, wherein the form is printed on multiple pages.